



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLN. OF: LUDWIG et al.

SERIAL NO: 09/825,234

FILED: April 3, 2001

FOR: Modular Business Transactions Platform

DOCKET: BTI 01.01D

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In connection with the above-entitled matter, Applicants hereby proffer U.S. Patent Office Form PTO-1449, including copies of the references listed therein. The claims in the present application are believed to be patentably distinguished over these references.

This information disclosure statement is being made pursuant to the duty of disclosure imposed by law and formulated in 37 CFR 1.56(A). No representation is made that the information thus disclosed in fact constitutes prior art or that it is the closest prior art, inasmuch as 37 CFR 1.56(A) relies on a materiality concept which depends on subjectivity.

Respectfully submitted,

07/13/2001 SSANDKRA 00000010 09825234

01 FC:126

100.00 GP

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on _____ at _____.

By: _____

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

JUL 12 2001

PATENT & TRADEMARK OFFICE

ATTY DOCKET NO.

BTI 01.01D

SERIAL NO.

09/825,234

APPLICANT(S)

LUDWIG ET AL.

FILING DATE

APRIL 3, 2001

GROUP

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,173,272	1/9/01	THOMAS ET AL.	705	42	
	6,202,066	3/13/01	BARKLEY ET AL.	707	9	
	6,078,907	6/20/00	LAMM	705	40	
	5,710,887	1/20/98	CHELLIAH ET AL.	395	226	
	5,287,270	2/15/94	HARDY ET AL.	364	408	
	5,893,080	4/6/99	MCGURL ET AL.	705	40	
	5,884,325	3/16/99	BAUER ET AL.	707	201	
	5,978,780	11/2/99	WATSON	705	40	
	6,052,671	4/18/00	CROOKS ET AL.	705	34	
	6,035,285	3/7/00	SCHLECT ET AL.	705	30	
	5,007,084	4/9/91	MATERNA ET AL.	380	24	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	1,489,572	10/19/77	UK	G06F 15	20		
	2,191,640	11/29/96	CANADA				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		Masich, Jeffrey L., <i>Improving Cash Flow and Streamlining Operations Through EDI</i> , Journal of Cash Management, January/February 1991, pgs. 13-16.
		Mooney, James E., <i>Getting Started in EDI: Chevron's approach</i> , Journal of Cash Management, NCCMA Conference 1991, pgs. 69-74.

EXAMINER

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,842,185	11/24/98	CHANCEY ET AL.	705	40	
	6,032,133	2/29/00	HILT ET AL.	705	40	
	5,383,113	1/17/95	KIGHT ET AL.	364	401	
	5,943,656	8/24/99	CROOKS ET AL.	705	30	
	5,727,249	3/10/98	POLLIN	705	40	
	5,873,072	2/16/99	KIGHT ET AL.	705	40	
	5,483,445	1/9/96	PICKERING	364	406	
	5,465,206	11/7/95	HILT ET AL.	364	406	
	5,677,955	10/14/97	DOGGETT ET AL.	380	24	
	5,699,528	12/16/97	HOGAN	395	240	
	5,963,925	10/5/99	KOLLING ET AL.	705	40	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; <i>Business-to Business Payments and the Role of Financial Electronic Data Interchange</i> , Federal Reserve Bulletin, April 1994, pgs. 269-278.
		Moseley, Lonnie E.; Boodey, David M., <i>Mastering Microsoft Office 97</i> , Professional Edition, Second Edition, 1997, pgs. 1123/1124.

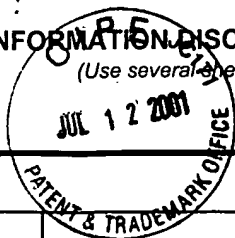
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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,649,117	7/15/97	LANDRY	395	240	
	4,484,304	11/20/84	ANDERSON ET AL.	364	900	
	4,799,156	1/17/89	SHAVIT ET AL.	364	401	
	4,823,264	4/18/89	DEMING	364	408	
	5,111,395	5/5/92	SMITH ET AL.	364	408	
	5,121,945	6/16/92	THOMSON ET AL.	283	58	
	5,220,501	6/15/93	LAWLOR ET AL.	364	408	
	5,283,829	2/1/94	ANDERSON	380	24	
	3,573,747	4/6/71	ADAMS ET AL.	340	172.5	
	5,222,018	6/22/93	SHARPE ET AL.	364	406	
	3,688,276	8/29/72	QUINN	340	172.5	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			An Overview of Electronic Bill Presentment and Payment Operating Models, prepared by the Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, April 9, 1999, pgs. 1-12.

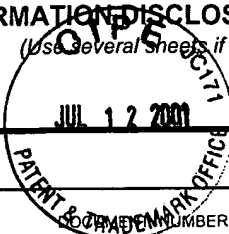
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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,186,438	1/29/80	BENSON ET AL.	364	200	
	4,346,442	8/24/82	MUSMANNO	364	408	
	4,376,978	3/15/83	MUSMANNO	364	408	
	4,674,044	6/16/87	KALMUS ET AL.	364	408	
	4,677,552	6/30/87	SIBLEY, JR.	364	408	
	4,449,186	5/15/84	KELLY ET AL.	364	407	
	4,694,397	9/15/87	GRANT ET AL.	364	408	
	5,832,460	11/3/98	BEDNAR ET AL.	705	27	
	4,759,063	7/19/88	CHAUM	380	30	
	4,759,064	7/19/88	CHAUM	380	30	
	4,914,698	4/3/90	CHAUM	380	30	

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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,947,430	8/7/90	CHAUM	380	25	
	4,926,480	5/15/90	CHAUM	380	23	
	4,949,380	8/14/90	CHAUM	380	30	
	4,987,593	1/22/91	CHAUM	380	3	
	4,991,210	2/5/91	CHAUM	380	30	
	5,956,700	9/21/99	LANDRY	705	40	
	4,996,711	2/26/91	CHAUM	380	30	
	5,131,039	7/14/92	CHAUM	380	23	
	5,884,288	3/16/99	CHANG ET AL.	705	40	
	5,276,736	1/4/94	CHAUM	380	24	
	5,367,624	11/22/94	COOPER	395	157	

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	5,373,558	12/13/94	CHAUM	380	23	
	5,424,938	6/13/95	WAGNER ET AL.	364	408	
	5,860,068	1/12/99	COOK	705	26	
	5,794,221	8/11/98	EGENDORF	705	40	
	4,713,761	12/15/87	SHARPE ET AL.	364	406	
	5,122,959	6/16/92	NATHANSON ET AL.	364	436	
	5,794,212	8/11/98	MISTR, JR.	705	26	
	5,953,706	9/14/99	PATEL	705	6	
	5,910,896	6/8/99	HAHN-CARLSON	364	479.01	
	5,899,982	5/4/99	RANDLE	705	35	
	5,864,827	1/26/99	WILSON	705	35	

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,694,551	12/2/97	DOYLE ET AL.	395	226	
	6,044,362	3/28/00	NEELY	705	34	
	5,848,400	12/8/98	CHANG	705	35	
	5,712,789	1/27/98	RADICAN	364	478.14	
	5,326,959	7/5/94	PERAZZA	235	379	
	5,920,847	7/6/99	KOLLING ET AL.	705	40	

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3661

FEE TRANSMITTAL
for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$) **180**

PTO/SB/17 (11-00)
Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Complete if Known

Application Number	09/825,234
Filing Date	4-3-01
First Named Inventor	Ludwig
Examiner Name	
Group Art Unit	
Attorney Docket No.	BTI 01.010

RECEIVED
AUG 30 2001
Technology Center 2100

METHOD OF PAYMENT

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number **501 825**

Deposit Account Name **Timothy P. O'Hagan**

☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

☐ Applicant claims small entity status. See 37 CFR 1.27

2. ☐ Payment Enclosed:

☐ Check ☒ Credit card ☐ Money Order ☐ Other

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for <i>ex parte</i> reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 390	216 195	Extension for reply within second month	
117 890	217 445	Extension for reply within third month	
118 1,390	218 695	Extension for reply within fourth month	
128 1,890	228 945	Extension for reply within fifth month	
119 310	219 155	Notice of Appeal	
120 310	220 155	Filing a brief in support of an appeal	
121 270	221 135	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,240	241 620	Petition to revive - unintentional	
142 1,240	242 620	Utility issue fee (or reissue)	
143 440	243 220	Design issue fee	
144 600	244 300	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Processing fee under 37 CFR 1.17(q)	
126 180	126 180	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 710	246 355	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 710	249 355	For each additional invention to be examined (37 CFR § 1.129(b))	
179 710	279 355	Request for Continued Examination (RCE)	
169 900	169 900	Request for expedited examination of a design application	

Other fee (specify) _____

SUBTOTAL (3) (\$) **180**

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JUL 17 2001
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JUL 24 2001
TC 1700

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 710	201 355	Utility filing fee	
106 320	206 160	Design filing fee	
107 490	207 245	Plant filing fee	
108 710	208 355	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$) _____

2. EXTRA CLAIM FEES

Total Claims - 20** = X =

Independent Claims - 3** = X =

Multiple Dependent =

Fee from below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
103 18	203 9	Claims in excess of 20	
102 80	202 40	Independent claims in excess of 3	
104 270	204 135	Multiple dependent claim, if not paid	
109 80	209 40	** Reissue independent claims over original patent	
110 18	210 9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$) _____

**or number previously paid, if greater; For Reissues, see above

SUBMITTED BY

Name (Print/Type)	Timothy P. O'Hagan	Registration No. (Attorney/Agent)	39,319	Telephone	603-501-5248
Signature	<i>[Signature]</i>	Date	7-8-01		

Complete (if applicable)

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Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.